

SURREY BANCORP

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3163867	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$217	\$214	-1.5%		
Loans	\$185	\$176	-4.9%		
Construction & development	\$8	\$6	-25.8%		
Closed-end 1-4 family residential	\$30	\$28	-5.8%		
Home equity	\$16	\$18	10.2%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	-2.2%		
Commercial & Industrial	\$67	\$64	-5.1%		
Commercial real estate	\$52	\$48	-6.6%		
Unused commitments	\$35	\$35	-0.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-11.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	0.5%		
Cash & balances due	\$21	\$25	20.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$190	\$185	-2.4%		
Deposits	\$175	\$174	-0.6%		
Total other borrowings	\$13	\$9	-27.0%		
FHLB advances	\$13	\$9	-27.0%		
Equity					
Equity capital at quarter end	\$27	\$28	4.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.8%	11.7%	--		
Tier 1 risk based capital ratio	14.9%	15.7%	--		
Total risk based capital ratio	16.1%	17.0%	--		
Return on equity ¹	4.5%	2.2%	--		
Return on assets ¹	0.6%	0.3%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	473.6%	103.6%	--		
Loss provision to net charge-offs (qtr)	2809.5%	107.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.1%	2.1%	0.0%	0.2%	--
Closed-end 1-4 family residential	1.0%	1.9%	0.0%	0.3%	--
Home equity	0.3%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.2%	0.2%	6.0%	--
Commercial & Industrial	0.5%	0.8%	0.0%	1.0%	--
Commercial real estate	0.3%	3.7%	0.0%	0.1%	--
Total loans	0.5%	2.3%	0.0%	0.7%	--